

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Celeste Rivas aka Celeste Torres Debtor(s)	Chapter	7
	Case No.	5:10-bk-09152-JJT

**NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING**

Pursuant to Bankruptcy Rules 1007, and 3015, and 11 U.S.C. 110, 329, and 521, the documents below must be filed to complete the above-referenced petition. If all documents required under Section 521 (in a Chapter 7 or 13 individual case) are not filed, the case may be **dismissed**.

**ALL documents are to be filed on Official Bankruptcy Forms. For the most recent Official Bankruptcy Forms, please refer to [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#official](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#official)**

- MAILING MATRIX OF ALL CREDITORS DUE IMMEDIATELY.**
- CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY). Each Joint Filer MUST complete and file a certification of credit counseling in a joint case. **DUE IMMEDIATELY.** (*NOT TO BE confused with EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT.*)**
- LIST OF TWENTY LARGEST UNSECURED CREDITORS (OFFICIAL FORM 4) (CHAPTER 11 ONLY) DUE IMMEDIATELY.**
- NOTICE TO DEBTOR BY "BANKRUPTCY PETITION PREPARER". (OFFICIAL FORM 19B) DUE IMMEDIATELY.**
- STATEMENT DISCLOSING COMPENSATION PAID OR TO BE PAID TO A "BANKRUPTCY PETITION PREPARER". DUE IMMEDIATELY.**
- OFFICIAL BANKRUPTCY FORMS (ie. Voluntary Bankruptcy Petition and/or some Schedules and/or Means Test not filed on Official Bankruptcy Forms.) *Please see the web link above regarding obtaining Official Bankruptcy Forms.***
- FOR EACH DEBTOR IN THE CASE, COPY OF EMPLOYEE INCOME RECORDS (PAYMENT ADVICES) RECEIVED FROM EMPLOYER FOR INCOME EARNED WITHIN 60 DAYS BEFORE FILING.(INDIVIDUAL CASES ONLY)(SOCIAL SECURITY NUMBER SHOULD BE REDACTED.) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.****

**AND/OR**

CERTIFICATION OF NO PAYMENT ADVICES ON LOCAL BANKRUPTCY FORM 1007-1(c).

- FORM B22A, MEANS TEST FORM (CHAPTER 7 CASE) DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING. IF LINE 1c OF THE MEANS TEST IS SELECTED, EACH JOINT FILER MUST COMPLETE AND FILE A SEPARATE STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION.**

- FORM B22C, MEANS TEST FORM/STATEMENT OF CURRENT INCOME AND DISPOSABLE INCOME CALCULATION (CHAPTER 13 CASE) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.**
- FORM B22B, MEANS TEST FORM (CHAPTER 11 INDIVIDUAL DEBTOR) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.**
- STATEMENT OF FINANCIAL AFFAIRS (OFFICIAL FORM 7)**DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.**
- SCHEDULES (OFFICIAL FORM 6)**DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.**
  - SCHEDULE A
  - SCHEDULE B
  - SCHEDULE C (indiv.)
  - SCHEDULE D
  - SCHEDULE E
  - SCHEDULE F
  - SCHEDULE G
  - SCHEDULE H
  - SCHEDULE I (indiv.)
  - SCHEDULE J (indiv.)
  - SUMMARY OF SCHEDULES
- STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. SECTION 159) (Official Form 6–Statistical Summary) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL PETITION FILING.**
- EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT. **DUE IMMEDIATELY.** IF A JOINT PETITION IS FILED, **EACH JOINT FILER MUST COMPLETE AND FILE A SEPARATE EXHIBIT D.** (*NOT TO BE confused with CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY).*)
- DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (OFFICIAL FORM B203) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL FILING OF PETITION.**
- NAME AND ADDRESSES OF EQUITY SECURITY HOLDERS OF DEBTOR (CHAPTER 11 CASES) **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL FILING OF PETITION.**
- CHAPTER 13 PLAN **DUE WITHIN FOURTEEN (14) DAYS OF INITIAL FILING OF PETITION.**
- CHAPTER 12 PLAN **DUE WITHIN NINETY (90) DAYS OF FILING OF PETITION.**

**REMINDER TO CHAPTER 7 INDIVIDUAL DEBTORS HAVING SECURED CONSUMER DEBTS:**  
 STATEMENT OF INTENTIONS (OFFICIAL FORM 8) – **DUE WITHIN THIRTY (30) DAYS AFTER THE FILING OF PETITION, OR ON or BEFORE the DATE OF THE MEETING OF CREDITORS, WHICHEVER IS EARLIER.**

<b>Address of the Bankruptcy Clerk's Office:</b> U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 (570) 831-2500	<b>For the Court:</b> Clerk of the Bankruptcy Court: Terrence S. Miller
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: November 10, 2010